

United States Bankruptcy Court
Western District of Arkansas

In re:
Michael Clayton Lowry
Debtor

Case No. 24-70534-rdt
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0861-1
Date Rcvd: Sep 10, 2024

User: admin
Form ID: noppres2

Page 1 of 3
Total Noticed: 82

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2024:

Recip ID	Recipient Name and Address
db	Michael Clayton Lowry, 2798 Hwy 8S, Hermitage, AR 71647
cr	+ Bernabe Antonio-Benito, et al., Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
cr	+ Warren Bank & Trust Company, P.O. Box 350, Warren, AR 71671-0350
5324954	+ AJ Equity Group, LLC, 1648 61st Street, Brooklyn, NY 11204-2109
5338245	+ Antonio-Benito, et al. (Class), c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336358	+ Antony Arce Perez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336306	+ Bernabe Antonio Benito, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5324956	Bernabe Antonio Benito, C/O Southern Poverty Law Center, PO Box 1287, Decatur, GA 30031-1287
5336361	+ Bernardo Alejandro Estrada Soto, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5324957	+ Charge Up Capital, 1 Infinite Loop, Cupertino, CA 95014-2083
5336362	+ Charly Cesar Rodriguez Bolanos, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336364	+ David Blancas Concha, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5324961	++ EVEREST BUSINESS FUNDING LLC, 8200 NW 52ND TERR, SECOND FLOOR, DORAL FL 33166-7852 address filed with court., Everest Business Funding, 5 West 37th St, Suite 1100, New York, NY 10018
5336367	+ Edgar Ernesto Villarreal Chavarria, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336368	+ Eduardo Martinez Alvarez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336387	+ Emanuel Xotlaniua Rosete, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336388	+ Eugenio Rivera Torres, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336391	+ Fernando Evaristo Valois, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336395	+ Fernando Perez Carbajal, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336507	+ Fernando Rivera Barrientos, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336509	+ Filiberto Medrano Ramos, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336510	+ Gildardo Hernandez Gomez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336511	+ Gonzalo Castro Gonzalez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5324962	+ HCS Lending / TVT 2.0 LLC, 8791 S Redwood Rd, Ste. 200, West Jordan, UT 84088-5724
5336512	+ Hector Nava Farias, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336515	+ Hector Trejo Guillen, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336531	+ Hilario Francisco Abarca, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336563	+ Horacio Casarrubias Ramirez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336564	+ Ismael Guerra Tovar, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336305	+ James M. Knoepp, Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336366	+ James M. Knoepp, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5324964	Jesus Jimenez Martinez, C/O Southern Poverty Law Center, PO Box 1287, Decatur, GA 30031-1287
5336352	+ Jesus Jimenez Martinez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336569	+ Jhonatan Aranda Espinoza, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336571	+ Jorge Huante Lopez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336574	+ Jose Guadalupe Monreal Lopez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336575	+ Jose Rubio Hernandez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336572	+ Jose de Jesus Venzor Munoz, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336576	+ Juan Angel Soto Hernandez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5336578	+ Julio Gomez Ortega, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553
5324965	+ Ka'Breona Lewis, C/O Taylor King Law, PA, 1920 E. Matthews Ave., Jonesboro, AR 72401-4349

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5324966 + Kenneth Lewis, C/O Taylor King Law, PA, 1920 E. Matthews Ave., Jonesboro, AR 72401-4349

5324967 + Kyra Lewis, C/O Taylor King Law, PA, 1920 E. Matthews Ave., Jonesboro, AR 72401-4349

5324968 + Legend Funding, 767 3rd Ave Fl 32, New York, NY 10017-2023

5336579 + Leonardo Figueroa Mejia, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336580 + Luis Carlos Paredes Saucedo, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336581 + Luis Enrique Nava Torres, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336582 + Luis Jesus Pulgarin Sanchez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336583 + Marcelino Aguilar Huante, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336585 + Marcos David Ortiz Martinez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336589 + Mario Sanchez Villanueva, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336625 + Miguel Angel Romero Jimenez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336627 + Miguel Angel Rueda Gonzalez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336628 + Miguel Angel Tovar Gonzales, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336629 + Miguel Angel Venegas Venegas, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336639 + Misael Teodoro Rivas Gonzalez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336641 + Octavio Saldana Feregrino, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336642 + Omar Gonzalez Zuniga, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336659 + Patricio Balderas Albarado, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336661 + Pedro Misael Gallegos Marquez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336735 + Raymundo Sigala Cadena, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336736 + Reynaldo Castro Gonzalez, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336737 + Rito Veliz Sandoval, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5336740 + Saul Hernandez Romero, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5324969 + Secure Funding Source, 495 Flatbush Ave., Brooklyn, NY 11225-3706

5336741 + Sergio Ramos Soto, c/o Southern Poverty Law Center, 150 E. Ponce de Leon Ave., Suite 340, Decatur, GA 30030-2553

5324970 Southern Poverty Law Center, PO Box 370037, Miami, FL 33137-0037

5324973 Unknown Members of the Class, C/O Southern Poverty Law Center, PO Box 1287, Decatur, GA 30031-1287

5324974 + Warren Bank & Trust Company, 201 South Main Street, Warren, AR 71671-2734

TOTAL: 69

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bkecf@padgettllawgroup.com	Sep 10 2024 22:29:00	21st Mortgage Corporation, c/o Hannah Ackley, Esq. 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312, UNITED STATES
5324953	Email/Text: ebn@21stmortgage.com	Sep 10 2024 22:29:00	21st Mortgage Corp, Attn: Bankruptcy, 620 Market Street, Knoxville, TN 37902
5329038	Email/Text: ebn@21stmortgage.com	Sep 10 2024 22:29:00	21st Mortgage Corporation, PO Box 477, Knoxville, TN 37901
5324955	+ Email/Text: michelle.baker@dfa.arkansas.gov	Sep 10 2024 22:29:00	AR Dept of Finance & Administration, C/O Revenue Legal Counsel, P.O. Box 1272, Rm 2380, Little Rock, AR 72203-1272
5325795	Email/Text: michelle.baker@dfa.arkansas.gov	Sep 10 2024 22:29:00	Arkansas Department of Finance & Administration, Revenue Legal Counsel, PO BOX 1272, Room 2380, Little Rock, AR 72203-1272
5324958	+ Email/Text: bankruptcy@credencerm.com	Sep 10 2024 22:29:00	Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666
5324959	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 10 2024 22:29:00	Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
5325743	+ Email/Text: mrdiscen@discover.com	Sep 10 2024 22:29:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
5324960	+ Email/Text: mrdiscen@discover.com	Sep 10 2024 22:29:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5336297	Email/Text: headwaybnc@enova.com	Sep 10 2024 22:29:00	Headway Capital, 175 West Jackson Blvd., Suite 1000, Chicago, IL 60604

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5324963	+ Email/Text: headwaybnc@enova.com	Sep 10 2024 22:29:00	Headway Cap, 175 W. Jackson, Chicago, IL 60604-2615
5331090	+ Email/Text: jasingleton@hashemlawfirm.com	Sep 10 2024 22:29:00	John A. Singleton, Jr., P.O. Box 739, Monticello, AR 71657-0739
5324972	^ MEBN	Sep 10 2024 22:22:44	Stephen Bruce & Associates, PO Box 808, Edmond, OK 73083-0808

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5324971	##	Southern Poverty Law Center, PO Box 1287, Decatur, GA 30031-1287

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2024 at the address(es) listed below:

Name	Email Address
Hannah Ackley	on behalf of Creditor 21st Mortgage Corporation hannah.ackley@padgettlawgroup.com
Jack W. Gooding	noticing@ark13.com
James Knoepp	on behalf of Creditor Bernabe Antonio-Benito et al. jknoepp@gmail.com, jknoepp@recap.email
John A Singleton	on behalf of Creditor Warren Bank & Trust Company jasingleton@hashemlawfirm.com
Robert N Rushing	on behalf of Debtor Michael Clayton Lowry rrushing@therushinglawfirm.com krushing@therushinglawfirm.com;snoble@therushinglawfirm.com;rushingrr52175@notify.bestcase.com
Scott Daniel McCoy	on behalf of Creditor Bernabe Antonio-Benito et al. scott.mccoy@splcenter.org
U.S. Trustee (ust)	USTPRegion13.LR.ECF@usdoj.gov Shari.Sherman@usdoj.gov;jill.p.eschbacher@usdoj.gov;mary.b.mansfield@usdoj.gov;kent.h.johnson@usdoj.gov

TOTAL: 7

Form noppres2

UNITED STATES BANKRUPTCY COURT

Western District of Arkansas

In Re: Michael Clayton Lowry
Debtor

Case No.: 1:24-bk-70534
Chapter: 13
Judge: Richard D. Taylor

NOTICE OF OPPORTUNITY TO RESPOND FOR FAILURE TO APPEAR AT 341a

Now before the Court for review are the files and records in this Chapter 13 case filed under Title 11 on 4/1/24.

The records reveal the debtor(s) failed to:

Appear at the scheduled 341(a) Meetings of Creditors

Pursuant to 11 U.S.C. § 105(a) and Bankruptcy Rule 1007, the debtor and/or counsel for the debtor are hereby directed to cure the deficiencies stated above or show cause in writing, and file with the Court any reason why this case should not be dismissed for failure to comply with the request of the Bankruptcy Code and Rules.

Any party in interest who objects to the dismissal of this case shall file a written objection within the time stated herein, and serve a copy thereof to the case trustee.

FAILURE TO CURE THE DEFICIENCIES STATED ABOVE OR TO FILE A RESPONSE OR OBJECTION IN WRITING WITHIN TWENTY-ONE (21) DAYS OF ENTRY OF THIS NOTICE WILL RESULT IN DISMISSAL OF THIS CASE WITHOUT FURTHER NOTICE.

NO HEARING SHALL BE HELD UNLESS REQUESTED. IF A RESPONSE TO THIS NOTICE IS FILED, THE COURT MAY SET THE MATTER FOR HEARING BY SUBSEQUENT NOTICE.

Dated: 9/10/24

Linda McCormack, Clerk